

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

---

IN RE:	:	
Michael A. Alexander	:	Chapter 7
	:	
Debtor (s)	:	Case No.: 17-14508-MDC

---

**MOTION TO AVOID A JUDICIAL LIEN PURSUANT TO 11 USC 522(f)**

Michael A. Alexander hereinafter referred to as “Debtor” moves this Honorable Court for an Order Avoiding the Judicial Lien held by Police and Fire Federal Credit Union, and in support thereof aver as follows:

1. Debtor filed a Chapter 7 Bankruptcy on or about June 30<sup>th</sup>, 2017.
2. The Chapter 13 filing was assigned case number 17-14508-MDC.
3. This Motion is filed pursuant to 11 USC § 522(f) to avoid and cancel a judicial lien held by Police and Fire Federal Credit Union, on the real property known as and located at 3500 Lansing Street Philadelphia, PA 19136.
4. Police and Fire Federal Credit Union, obtained a judgment against the Debtor stemming from the docket numbered 1610275848. A true and correct copy of the relevant portion of the Debtor’s Credit Report is attached hereto, incorporated herein and labeled as “**Exhibit A.**”
5. The judgment was entered and damages were assessed at \$10,778.00 in favor of Police and Fire Federal Credit Union.
6. The Debtor’s residence is located at 3500 Lansing Street Philadelphia, PA 19136 (hereinafter referred to as the “residence,”) and at the time of filing the residence had a value of \$128,194.00 without deducting any reasonable and necessary costs for a

potential sale, as evidenced by a fair market valuation. Attached hereto, incorporated herein and labeled as “**Exhibit B**” is a fair market valuation of the residence dated June 21, 2017.

7. The Debtor’s residence is encumbered by a first mortgage of \$157,913.00 held by Wells Fargo Home Mortgage. A true and correct copy of the relevant portion of the Debtor’s Credit Report is attached hereto, incorporated herein and labeled as “**Exhibit C.**”

8. Under 11 U.S.C § 522 (f)(2)(A) “a lien shall be considered to impair an exemption to the extent that the sum of...(i) the lien; (ii) all other liens on the property; and (iii) the amount of the exemption that the debtor could claim if there were no liens on the property; exceeds the value that the debtor’s interest in the property would have in the absence of any liens.”

10. The Debtor has elected to use 11 U.S.C § 522(D)(1) Exemption on his residence, which has rendered any and all equity fully exempt.

11. The aforementioned judicial lien impairs the Debtor’s exemption on his residence, and is otherwise unsecured based on the value of the Debtor’s residence.

WHEREFORE, the Debtor requests an Order avoiding the judicial lien on Debtor’s residence and for such additional or alternative relief as may be just and proper.

Dated: August 8, 2017

/s/Brad J. Sadek, Esq.  
Brad J. Sadek, Esq.  
Sadek and Cooper Law Offices  
Attorney for Debtor  
1315 Walnut Street  
Suite #502  
Philadelphia, PA 19107